

April 30, 2013

Dear Chairperson Lund and the House Standing Committee on Insurance:

I am a lifelong Michigan resident and grew up in an automotive home. My brother, a republican, headed Governor Engler's department of Internet Technology. I fully understand that "business" interests often influence political decisions.

However, my experience over the past eight years has opened my eyes to the human side of political decisions. My youngest son, Alex was in a car accident on a Sunday morning in January, 2005. He was a senior in high school on his way to an intramural basketball game. A 6'4" varsity football player, Alex had been accepted at all four colleges to which he applied and was planning to attend Grand Valley State University. His plans were laid to rest when he was broadsided in his Honda Civic by an SUV. And my nightmare began.

For the next six months, Alex hung between life and death in the ICU at Beaumont Hospital in Royal Oak. His heart stopped beating in the emergency room and two doctors made the split second decision to cut open his chest and perform open heart massage, bringing him back to life. His left eye was fixed and dilated, his femur was fractured, his pelvis twisted and his urethra severed. A brain scan showed a severe traumatic brain injury and he had a dissection in the high arch of his descending aorta. The trauma surgeons gave Alex a .01% chance of survival.

Over the next several months, Alex had an exploratory laparotomy to remove his spleen, a suprapubic catheter, a brain bolt to measure brain pressure, surgery to repair his femur and extensive shearing injuries, abdominal compartment syndrome requiring over 20 surgeries and the removal of 14 feet of his small intestine, intravenous feeding, an illeostomy, sepsis, peritonitis, collapsed lung and tissue breakdown exposing bone.

After six months, Alex was transferred to The University of Michigan Hospital where an aortic stent was placed; one of the first in the United States in the high arch of the aorta. After nine months, Alex came home with 24 hour nursing, physical therapy, occupational therapy, a wheel chair and transportation to a day program. Many times he has returned to the hospital for surgical repairs.

Thanks to Michigan No Fault Insurance, Alex's medical and rehabilitation expenses have been covered under the Catastrophic Claims coverage. Without that coverage, Alex would have reached his coverage limit within the first month of his hospital stay.

Alex is alive today thanks to skilled trauma professionals and the State of Michigan which had the foresight to ensure that all drivers would be covered in the event of catastrophic injury which, until one experiences it, cannot be imagined.

Michigan residents may pay more than the national average for auto insurance, but in return they receive the best coverage in the country. The fact that we Michiganders take care of our own with

such forward thinking and compassion is something that should make us proud. We certainly shouldn't retreat from a system that should serve as a model for the rest of the country.

Alex is now walking, working, socializing and recently graduated from Oakland Community College on the dean's list. If his therapies over the past eight years has been discontinued or shifted to Medicaid, he would be dead or completely dependent. He was not expected to walk, eat or eliminate normally. His recovery has been astounding. Michigan no fault works.

I have heard some who argue in favor of the proposed changes say they are necessary because of fraud by some claimants. I don't doubt there is fraud in this system and the auto insurance systems in all states. However, to eliminate coverage for the catastrophically injured will do nothing to prevent fraud. A catastrophically injured person, like my son who was in the ICU fighting for his life, doesn't have the ability to commit fraud and nothing could be further from the minds of the catastrophically injured person's family and loved ones. If fraud is truly a motivating factor for reforming the system, the changes should focus on eliminating fraud and not eliminating healthcare for those who need it most.

Please avoid the mistake of saving money for insurance companies and sacrificing the health and well being of Michigan residents by eliminating or limiting no fault benefits. For Alex the future holds many more surgeries to repair and maintain his abdominal hernia and his aorta, testing and therapies for his physical and traumatic brain injuries. Retroactive changes in the law would devastate his recovery.

The lives of Michigan residents like Alex depend on your wisdom to see the need for no fault insurance and to keep Michigan in the vanguard. At the same time, you should pray...as I will pray for you...that you never find yourself or a family member in need of these benefits.

Sincerely,



Ann Waldman

12727 Borgman
Huntington Woods, MI 48070
248-752-5793